

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
ERIE DIVISION**

In re:

RUSSELL D. BROMLEY
LORI A. BROMLEY
Debtor(s)

Case No. 17-10378TPA

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/14/2017.
- 2) The plan was confirmed on 08/10/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 04/12/2018, 05/22/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/02/2020.
- 6) Number of months from filing to last payment: 35.
- 7) Number of months case was pending: 41.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$84,919.00.
- 10) Amount of unsecured claims discharged without payment: \$26,812.27.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$85,234.75
Less amount refunded to debtor	\$375.00

NET RECEIPTS: \$84,859.75

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,750.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,645.54
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$7,395.54

Attorney fees paid and disclosed by debtor: \$250.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL(*)	Secured	3,581.00	3,580.31	3,580.31	3,580.31	337.12
AMERICREDIT FINANCIAL SVCS INC	Secured	11,377.00	0.00	0.00	0.00	0.00
AMERICREDIT FINANCIAL SVCS INC	Unsecured	NA	5,962.31	5,962.31	743.89	0.00
CACH LLC-ASSIGNEE	Unsecured	1,211.00	1,211.18	1,211.18	151.11	0.00
CACH LLC-ASSIGNEE	Unsecured	483.00	483.07	483.07	60.27	0.00
COLLINS ASSET GROUP LLC	Unsecured	1,227.00	0.00	0.00	0.00	0.00
COLLINS ASSET GROUP LLC	Unsecured	627.00	0.00	0.00	0.00	0.00
COLLINS ASSET GROUP LLC	Unsecured	462.00	0.00	0.00	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	100.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	100.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	72.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	63.00	NA	NA	0.00	0.00
ENHANCED RECOVERY COMPANY	Unsecured	429.00	NA	NA	0.00	0.00
FINGERHUT	Unsecured	0.00	NA	NA	0.00	0.00
HARLEY DAVIDSON CREDIT CORP*	Secured	11,863.00	0.00	0.00	0.00	0.00
HARLEY DAVIDSON CREDIT CORP*	Unsecured	0.00	3,969.26	3,969.26	495.22	0.00
HOME AT FIVE	Unsecured	40.00	NA	NA	0.00	0.00
MABT GENESIS RETAIL	Unsecured	511.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	2,453.00	2,452.57	2,452.57	306.00	0.00
MIDLAND FUNDING	Unsecured	721.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	672.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	0.00	881.99	881.99	110.04	0.00
MIDLAND FUNDING LLC	Unsecured	778.00	720.65	720.65	89.92	0.00
NATIONAL FUEL GAS	Unsecured	500.00	NA	NA	0.00	0.00
ONE MAIN FINANCIAL(*)	Unsecured	0.00	NA	NA	0.00	0.00
PENELEC	Unsecured	1,500.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	398.00	397.61	397.61	49.61	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	0.00	435.17	435.17	54.30	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	979.00	978.80	978.80	122.11	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	919.00	919.40	919.40	114.70	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	797.00	797.48	797.48	99.50	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	771.00	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	590.00	589.64	589.64	73.57	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	521.00	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	435.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	1,252.00	1,252.29	1,252.29	156.24	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	1,003.00	1,003.69	1,003.69	125.22	0.00
US BANK NA - TRUSTEE	Secured	0.00	0.00	65,163.37	65,163.37	400.80
US BANK NA - TRUSTEE	Secured	58,000.00	59,818.24	5,077.84	5,077.84	0.00
US BANK NA - TRUSTEE	Secured	0.00	0.00	0.00	0.00	0.00
US BANK NA - TRUSTEE	Secured	0.00	7,575.02	0.00	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	1,250.00	1,226.93	1,226.93	153.07	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$70,241.21	\$70,241.21	\$400.80
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$3,580.31	\$3,580.31	\$337.12
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$73,821.52	\$73,821.52	\$737.92
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$23,282.04	\$2,904.77	\$0.00

Disbursements:

Expenses of Administration	<u>\$7,395.54</u>	
Disbursements to Creditors	<u>\$77,464.21</u>	
TOTAL DISBURSEMENTS :		<u>\$84,859.75</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/11/2020

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.